

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
William Irvin Dorsey  
Sara Jane Dorsey  
Debtors

Case No. 16-02408-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 15

Date Rcvd: Sep 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2016.

db/jdb	+William Irvin Dorsey, Sara Jane Dorsey, 101 Hayward Heights, Glen Rock, PA 17327-1107
4798344	+Cby Systems Inc, 33 S Duke St, York PA 17401-1401
4798345	+Columbia Gas, 121 Champion Way, Suite 100, Canonsburg PA 15317-5817
4798348	KC Lawn Care, New Freedom PA 17349
4798350	+Penn Credit, Attn:Bankruptcy, Po Box 988, Harrisburg PA 17108-0988
4798354	+Wellspring Health, 1001 S. George Street, York PA 17403-3676
4798342	+York Adams Tax Claim Bureau, 1405 N Duke Street, York PA 17404-2125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4798343	E-mail/Text: bankruptcy@bandt.com Sep 09 2016 19:06:03 BB&T, Po Box 1847, Attn: Bankruptcy, Wilson NC 27894
4798346	+EDI: AFNIRECOVERY.COM Sep 09 2016 18:58:00 DirecTV, c/o AFNI, Inc, 1310 Martin Luther King Drive, Bloomington IL 61701-1465
4798347	+EDI: FORD.COM Sep 09 2016 18:58:00 Ford Motor Credit, Po Box Box 542000, Omaha NE 68154-8000
4798341	EDI: IRS.COM Sep 09 2016 18:58:00 IRS Centralized Insolvency Oper., PO Box 21126, Philadelphia PA 19114-0326
4798349	+E-mail/Text: bankruptcy@firstenergycorp.com Sep 09 2016 19:06:20 Met Ed, c/o First Energy Corp, 76 South Main Street, Akron OH 44308-1812
4798351	+E-mail/Text: bankruptcyteam@quickenloans.com Sep 09 2016 19:06:25 Quickn Loans, 1050 Woodward Ave, Detroit MI 48226-1906
4798352	+EDI: RMSC.COM Sep 09 2016 18:58:00 Synchrony Bank/Lowes, Po Box 965064, Orlando FL 32896-5064
4798353	+EDI: WFFC.COM Sep 09 2016 18:58:00 Wells Fargo Bank, Po Box 14517, Des Moines IA 50306-3517

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 11, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2016 at the address(es) listed below:

Dawn Marie Cutaia	on behalf of Debtor William Irvin Dorsey	dmcutaia@gmail.com,
cutaialawecf@gmail.com		
Dawn Marie Cutaia	on behalf of Joint Debtor Sara Jane Dorsey	dmcutaia@gmail.com,
cutaialawecf@gmail.com		
Joshua I Goldman	on behalf of Creditor	Quicken Loans Inc. bkggroup@kmlawgroup.com,
bkggroup@kmlawgroup.com		
Steven M. Carr (Trustee)	carrtrustee@yahoo.com,	pa3l@ecfcbis.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov	

TOTAL: 5

**Information to identify the case:**Debtor 1 William Irvin Dorsey

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9692**

EIN --\_-----

Debtor 2 Sara Jane Dorsey

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3818**

EIN --\_-----

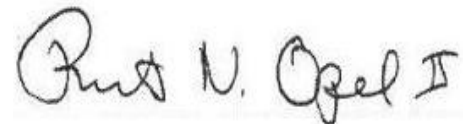
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-02408-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William Irvin Dorsey

Sara Jane Dorsey

**By the  
court:**Honorable Robert N. Opel  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

September 9, 2016**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**